

Listing of Claims:

This listing of claims replaces all prior versions, and listings, of claims in the application:

1-34. (Cancelled)

35. (Previously Presented) A system for effecting electronic payment for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services, the terminal operable to exchange electronic messages with a financial network;

a financial network operable to exchange electronic messages with the point-of-sale terminal;

a payment processor including a database for storing a list of participating point-of-sale merchants and further including a database associating each of a plurality of intermediary account numbers with at least one corresponding end-user account number, each end-user account number associated with a corresponding vendor; and

the payment processor operable to exchange electronic messages with the point-of-sale terminal via the financial network and including means for crediting an indicia of monetary value to a corresponding intermediary account stored in a database coupled to the payment processor in response to receiving a payment message from the point-of-sale terminal, and further including interface means for communicating at least a recharge transaction to the corresponding vendor to credit a selected one of the end-user accounts associated with the corresponding intermediary account in response to crediting the corresponding intermediary account.

36. (Original) A system according to claim 35 wherein the point-of-sale terminal comprises an automated teller machine (ATM).

37. (Original) A system according to claim 35 wherein the point-of-sale terminal comprises a vending machine.

38. (Original) A system according to claim 35 wherein the financial network comprises a card association network.

39. (Original) A system according to claim 35 and further comprising an acquiring processor for communicating messages between the financial network and a plurality of such terminals.

40. (Previously Presented) A method for effecting payment for telephone services comprising;

establishing a intermediary account having a corresponding account identifier;

associating the account identifier of the intermediary account with an end-user's prepaid account maintained by a telecommunication vendor and storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the account identifier;

facilitating a payment transaction between the end-user and a point-of-sale, the payment transaction comprising receiving a payment from the end-user at the point-of-sale together with the account identifier for loading value into the end-user's prepaid account;

electronically communicating data indicative of the transaction from the point-of-sale to the central payment processor;

in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale; and

in the central payment processor, if the validating step results in approval of the transaction, sending a message to the telecommunication vendor for loading value into

the end-user's associated prepaid account responsive to the payment transaction.

41. (Original) A method according to claim 40 wherein said communicating step comprises direct communication between the point-of-sale and the central payment processor.

42. (Original) A method according to claim 40 wherein said communicating step comprises communication between the point-of-sale and the central payment processor via a merchant hub.

43. (Previously Presented) A method according to claim 40 and further comprising designating an intermediary bank account and collecting an amount of money equal to the payment account, subject to adjustment, from the point-of-sale merchant's bank account into the intermediary bank account by electronic funds transfer.

44. (Original) A method according to claim 43 wherein said collecting step is carried out in a batch mode on a daily basis.

45. (Original) A method according to claim 43 wherein said collecting step is effected via the ACH.

46. (Original) A method according to claim 43 wherein the telecommunications vendor is a prepaid platform operator.

47. (Previously Presented) A method according to claim 43 and further comprising settling the transaction by transferring an amount of money equal to the payment amount, subject to adjustment, from the intermediary bank account into the telecommunications vendor's bank account by electronic funds transfer.

48. (Previously Presented) A method for effecting payment for goods or services comprising:

- providing a centralized payment processor;
- establishing an intermediary account in a database that is coupled to the payment processor, the intermediary account having a corresponding account identifier;
- associating the intermediary account with an end-user account associated with a corresponding vendor;
- conducting a payment transaction comprising receiving a payment together with the account identifier from the end-user at a point-of-sale;
- communicating data indicative of the payment transaction from the point-of-sale to the centralized payment processor via a financial network;
- in the payment processor, validating the payment transaction data and transmitting a response to the point-of-sale, said response including an indication of approval if the validating step results in approval of the transaction;
- in the payment processor, if the validating step results in approval of the transaction, crediting an indicia of monetary value to the corresponding intermediary account in response to the payment transaction; and
- sending a message to the vendor for loading value into the end-user account responsive to the payment transaction.

49. (Original) A method according to claim 48 and further comprising issuing a card to the end-user that includes identification of the end-user's intermediary account.

50. (Cancelled)

51. (Previously Presented) A method according to 48 wherein the end-user account is a pre-paid cellular phone account.

52. (Previously Presented) A method according to claim 48 wherein the end-user's account has an account number corresponding to a valid credit card account number.

53. (Previously Presented) A method according to claim 52 wherein the valid credit card account number can be presented by the end-user to purchase goods and services.

54. (Previously Presented) A method according to claim 48 and further comprising designating an intermediary bank account and collecting an amount of money equal to the payment amount subject to adjustment, from the point-of-sale merchant's bank account into the intermediary bank account by electronic funds transfer.

55. (Previously Presented) A method according to claim 54 and further comprising settling the payment transaction by transferring an amount of money equal to the payment amount, subject to adjustment, from the intermediary bank account into the vendor's bank account by electronic funds transfer.

56. (Previously Presented) A method according to claim 53 wherein the user presents the credit card account number via the Internet, thereby enabling an anonymous purchase of goods or services via the Internet by first making a payment in person at a point-of-sale to load value into the corresponding intermediate account.

57. (Previously Presented) A system for effecting electronic payment according to claim 35 wherein the end-user's account has an account number corresponding to a valid credit card account number.

58. (Previously Presented) A system for effecting electronic payment according to claim 35 wherein the end-user's account has an account number corresponding to a

valid credit card account number to facilitate electronic messaging over existing credit card association networks.

59. (Previously Presented) A method for effecting payment according to claim 40 wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment in the form of cash.

60. (Previously Presented) A method for effecting payment according to claim 40 wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment as a debit card transaction.

61. (Previously Presented) A method for effecting payment according to claim 40 wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment as a credit card transaction.

62. (Previously Presented) A method for effecting payment according to claim 40 wherein the point-of-sale is a vending machine.

63. (Previously Presented) A method for effecting payment according to claim 40 wherein the point-of-sale is a brick-and-mortar retail merchant site.

64. (Previously Presented) A method for effecting payment according to claim 40 wherein the point-of-sale is an automated teller machine (ATM).

65. (Previously Presented) A method for effecting payment according to claim 40 wherein said electronically communicating data including interaction with an IVR system via telecommunications.